

It was that brilliant FBI generation where you had to be either a lawyer or accountant to work for the FBI. Now, again, lawyers and accountants are welcome at the FBI. But they caught Al Capone cheating on his income tax. It was one of the ways we could nail him.

I am not saying we are going to be nailing people for cheating on their income tax, but we are going to nail people who cheated and schemed and gouged against innocent people who wanted to buy a home—through acting like loan sharks, having phony ads, having fine print so that you bought a home in the large print and you lost it in the fine print. We want to make sure those people know how to read the fine print and know what it means.

While we are debating this bill and we are looking at those things that are going to focus on topics outside the scope of this bill, we want people to know we are on their side. For everybody who is stretched very thin financially, trying to keep their head above water, and trying to buy their home, we want them, at least when they go to get a loan or to refinance it, to be dealing with honest, reputable dealers. Let's foreclose on the bad guys and stop the foreclosure on homes.

I yield the floor.

The PRESIDING OFFICER. The Senator from Ohio is recognized.

HEALTH INSURANCE

Mr. BROWN. I appreciate the comments of the senior Senator from Maryland—the junior Senator from Maryland is presiding—and especially their work jointly on housing issues and how important that is.

I come to the floor pretty regularly to share letters from people in my State, in Ohio, letters about health care. These are typically people who had health insurance with which they were satisfied and who thought they had good health insurance policies, were maybe concerned about job loss—certainly because that is too common in our country now—but were generally satisfied with their health insurance until someone in their family got very sick and they lost their insurance or it got so expensive that they declared bankruptcy or all kinds of problems that happen too often in our health care system. I would like to read four or five letters, if I could for a moment.

I ask unanimous consent to address the Chamber as in morning business.

The PRESIDING OFFICER (Mr. MERKLEY). Without objection, it is so ordered.

Mr. BROWN. David from Cuyhoga County, Cleveland, northeast Ohio:

My family's health care costs have tripled in five years. I have a generous employer-provided plan and my employer has done what it can to use its purchasing power to buy competitive coverage. But the co-pays and deductibles go up astronomically each year while covering fewer services. We need to cover everyone and find ways to reduce costs across the system to promote a sustainable health care system in America.

One of the things this legislation will do is bring more competition into the system. One of the choices, according to the Health, Education, Labor, and Pensions Committee bill and three bills that have passed the House of Representatives, until we come forward in final passage, and passed the committee in the House of Representatives, includes—the menu of choices people have for insurance will include a public option. So people will be able to choose Aetna or CIGNA or, if they are in Ohio, Medical Mutual, a not-for-profit medical mutual insurance company, or they will be able to choose the public option.

Having the public option there will, No. 1, keep the insurance industry honest and make sure some of the gaming of the system and throwing people off insurance and disqualification because of preexisting condition or discrimination based on age or gender—those things won't happen because the public option will be an option and will give people more choice in competing with the insurance industry to keep costs down.

Mike from Richland County, where I grew up, the Mansfield area:

My mother-in-law has worked hard all her life. But today, she can't afford her medication, which she takes only when she can afford them. She cuts them in half and takes them every other day. I have coworkers and friends with their own stories. They have worked hard all their lives and paid their taxes, but are worried what happens when they get sick or if they'll have enough savings to retire.

As we have discussed, the whole point of the public option is to keep prices down. The whole point of the public option is to compete so that insurance companies no longer game the system.

We know that the insurance system without the public option doesn't have the kind of competitiveness it needs to keep the insurance companies honest, to give people full choice, and to keep prices in check and keep quality of the insurance coverage better.

I hear people all over—not just from Mansfield, but I hear people all over our State—complaining and asking for the public option because it gives people that ability to compete. It makes the insurance companies better, it keeps prices in check, and it will mean more competition in those parts of Ohio. In Cincinnati, only 2 companies have 85 percent of the market. I know those same kinds of things happen in the State of the Presiding Officer, in Oregon, where the public option will mean more competition, better choice, keeping prices down. That will matter for all of us whether we choose the public option or whether we choose to go into a private insurance plan.

Betsy from Lake County writes:

I never thought in a million years that health care reform was necessary for me. Our family was covered and thought that was enough. But recently my 5-year-old daughter got sick with cancer. Over two years, she was hospitalized 37 times and treated with chemotherapy and countless medications.

At the time, my husband worked at a small, struggling business. He was essentially tied to a job that didn't pay our bills, but we needed [his] insurance.

After each hospital visit, the insurance company would send us a letter denying a portion of the stay unless a doctor could justify the hospitalization.

In addition, at the end of every quarter, the insurance company raised the premium for each worker in my husband's business.

Finally, my husband took what little savings we had and started his own business—only to be told my daughter was uninsurable because of her preexisting conditions. She finally got insurance through the State.

I am guessing it was the SCHIP plan we passed 2 years ago that President Bush vetoed; then we passed it again this year, and it was signed into law by President Obama.

She finally got insurance through the State. But Betsy from Lake County is asking: How is it possible in America that a now 8-year-old girl is branded as uninsurable. This speaks to all the problems that have happened in your health care system. Some 3 or 4 years ago, Betsy thought she had no problems with health insurance. Her husband was employed in a decent job that sounded like he had health care insurance. They were covered. They had a small child.

But when their child got sick, they found out their insurance was not nearly as good as they thought it was. It is an old story and a way too common story in our great country that the fine print of an insurance policy so often ends up denying people care. So often they have to take huge expenses out of pocket. Betsy did. So often they raised the premium every quarter for everyone else in the small business.

If you are in a small business and you have 20 employees and one of those employees gets sick, as Betsy's daughter did, then everybody's premium goes up to the point that the company can no longer afford insurance or sometimes the insurance is actually canceled for all the employees.

Then last, this little girl, this 8-year-old, was uninsurable when Betsy's husband changed jobs and became self-employed. She could not get insurance. The family could not get insurance because of the daughter's preexisting condition. That is what this health care bill is all about. That is what the public option is all about.

The health care bill will simply allow small businesses to go into the health insurance exchange so they can spread out in a much larger insurance pool, so one person, very sick and getting a very costly illness, will not blow a hole in the insurance coverage.

Our legislation will eliminate the denial of care for preexisting conditions. No more raising premiums indiscriminately the way they do. Having the public option will exert that discipline on the private insurance companies that they are going to have to compete. They cannot indiscriminately raise premiums on worker after worker, on employer after employer, on small business after small business after small business.